



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/470,180 Confirmation No.: 5863
Applicant : Jay MERVES, *et al.*
Filed : December 22, 1999
Title : STRUCTURED FINANCE PERFORMANCE ANALYTICS
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TC/Art Unit : 3627
Examiner: : Michael A. CUFF
Docket No. : 72167.000112
Customer No. : 21967

REPLY TO NON-FINAL OFFICE ACTION UNDER 37 C.F.R. § 1.111

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed June 1, 2005, Applicants respectfully request reconsideration of the rejections of record in view of the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Claims 1 and 27 are currently amended.

Claims 2-26 and 28-44 remain unchanged.

Claims 1-44 are currently pending.

Remarks/Arguments begin on page 9 of this paper.